

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 16

A. Traditional whole life products

1. Ordinary (straight) life
2. Limited-pay and single-premium life
3. Modified and graded premium whole life
4. Adjustable life

B. Interest-sensitive life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life

C. Term life

1. Level, decreasing, and increasing term
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single, level, and flexible premium
2. Immediate and deferred
3. Fixed and variable

E. Endowment

F. Combination plans and variations

1. Family policy
2. Family income policy
3. Joint life
4. Survivorship life

**II. POLICY RIDERS, PROVISIONS, OPTIONS,
AND EXCLUSIONS 20**

A. Policy riders

1. Waiver of premium
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds (e.g., spouse, children, nonfamily)

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes

- d. Common disaster

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Nonforfeiture options

11. Dividends and dividend options

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age

16. Settlement options

C. Policy exclusions

**III. COMPLETING THE APPLICATION, UNDERWRITING,
AND DELIVERING THE POLICY 8**

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

**IV. TAXES, RETIREMENT, AND OTHER INSURANCE
CONCEPTS 6**

A. Third-party ownership

B. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

C. Retirement plans

1. Tax-qualified plans
2. Nonqualified plans

**D. Business insurance (e.g., key employee, buy
and sell agreement, split-dollar, etc.)**

E. Social Security benefits and taxes

**F. Tax treatment of insurance premiums,
proceeds, dividends**

1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

G. Accelerated Death Benefits—Living Benefits

LIFE-TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

I. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14

Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner 2

1. Hearings and judicial review

Ref: 56-6-112

2. Investigations

Ref: 56-6-120

3. Regulatory authority

Ref: 56-6-112

4. Penalties

Ref: 56-1-308

B. Definitions 3

1. Insurance Producer

Ref: 56-6-102

2. Business Entity

Ref: 56-6-102

3. Limited Lines Producer

Ref: 56-6-102

4. Unauthorized insurer

Ref: 56-6-114

5. Illegal compensation

Ref: 56-6-113

C. License Requirements 3

Ref: 56-6-103; 56-6-104; 56-6-105

1. Insurance Producer

Ref: 56-6-106; 56-6-112; 56-6-121

2. Agency Contracts/Termination

Ref: 56-6-115; 56-6-117

3. Resident/nonresident

Ref: 56-6-106; 56-6-108

4. Exemptions

Ref: 56-6-104; 56-6-105; 56-6-109

- a. Licenses

- b. Examination

5. Prelicensing education

Ref: 56-6-109; Dept. Rule 0780-1-56

6. Temporary license

Ref: 56-6-111

7. License renewal

Ref: 56-6-107

8. General requirements

Ref: 56-6-103, 56-6-104

9. Continuing Education

Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation 2

1. General provisions

Ref: 56-6-112

2. Notice

Ref: 56-6-112

E. Unfair Trade Practices 4

1. False advertising

Ref: 56-8-104

2. Defamation

Ref: 56-8-104

3. Boycotting

Ref: 56-8-104

4. Unfair Discrimination

Ref: 56-8-104

5. Rebating

Ref: 56-8-104

6. Unfair claims settlement practices

Ref: 56-8-104

7. Other topics

Ref: 56-8-104

II. TENNESSEE LAWS AND DEPARTMENTAL RULES PERTINENT TO LIFE INSURANCE ONLY 4

A. Definitions

Ref: Dept. Rule 0780-1-40-.03

B. Disclosure requirements

Ref: Dept. Rule 0780-1-40-.04

C. General rules

Ref: Dept. Rule 0780-1-40-.05

D. Replacement

Ref: Dept. Rule 0780-1-24-.02

1. Exemptions

Ref: Dept. Rule 0780-1-24-.04

2. Duties of agents

Ref: Dept. Rule 0780-1-24-.05

HEALTH-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 14

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Comprehensive major medical policies
4. Health Maintenance Organizations (HMOs)
5. Preferred provider organizations (PPOs)
6. Multiple Employer Trusts (METs)
7. Multiple Employer Welfare Association (MEWAs)
8. Service organizations (Blue Plans)

D. Medicare supplement policies

E. Group insurance

1. Group conversion

2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
F. Long Term Care	
II. POLICY PROVISIONS, CLAUSES, AND RIDERS 18	
A. Mandatory provisions	
1. Entire contract	
2. Time limit on certain defenses (incontestable)	
3. Grace period	
4. Reinstatement	
5. Notice of claim	
6. Claim forms	
7. Proof of loss	
8. Time of payment of claims	
9. Payment of claims	
10. Physical examination and autopsy	
11. Legal actions	
12. Change of beneficiary	
B. Optional provisions	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
C. Other provisions and clauses	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
D. Riders	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
E. Rights of renewability	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time	
III. SOCIAL INSURANCE 3	
A. Medicare	
1. Primary, secondary payor	
B. Medicaid	
C. Social Security benefits	
IV. OTHER INSURANCE CONCEPTS 7	
A. Total, partial, and residual disability	
B. Owner's rights	
C. Dependent children benefits	

D. Primary and contingent beneficiaries	
E. Modes of premium payments (annual, semiannual, etc.)	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. nonoccupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
I. Managed care	
V. FIELD UNDERWRITING PROCEDURES 8	
A. Completing application and obtaining necessary signatures	
B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	
C. Upon payment of initial premium, giving prospect conditional receipt and explaining the effect of that receipt (e.g., medical examination, etc.)	
D. Submitting application (and initial premium if collected) to company for underwriting	
E. Assuring delivery of policy to client	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. In cases where initial premium did not accompany application, obtaining signed statement of continued good health and obtaining premium for transmittal	
H. Contract law	
1. Requirements of a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	

ACCIDENT AND HEALTH TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

I. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE.....14	
<i>Ref: 56-6-101 through 56-6-126</i>	
A. Powers of Commissioner 2	
1. Hearings and judicial review	
<i>Ref: 56-6-112</i>	
2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
<i>Ref: 56-6-112</i>	

4. Penalties <i>Ref: 56-1-308</i>	
B. Definitions	3
1. Insurance Producer <i>Ref: 56-6-102</i>	
2. Business Entity <i>Ref: 56-6-102</i>	
3. Limited Lines Producer <i>Ref: 56-6-102</i>	
4. Unauthorized insurer <i>Ref: 56-6-114</i>	
5. Illegal compensation <i>Ref: 56-6-113</i>	
C. License Requirements	3
<i>Ref: 56-6-103; 56-6-104; 56-6-105</i>	
1. Insurance Producer <i>Ref: 56-6-106; 56-6-112; 56-6-121</i>	
2. Agency Contracts/Termination <i>Ref: 56-6-115; 56-6-117</i>	
3. Resident/nonresident <i>Ref: 56-6-106; 56-6-108</i>	
4. Exemptions <i>Ref: 56-6-104; 56-6-105; 56-6-109</i>	
a. Licenses	
b. Examination	
5. Prelicensing education <i>Ref: 56-6-109; Dept. Rule 0780-1-56</i>	
6. Temporary license <i>Ref: 56-6-111</i>	
7. License renewal <i>Ref: 56-6-107</i>	
8. General requirements <i>Ref: 56-6-103, 56-6-104</i>	
9. Continuing Education <i>Ref: Dept. Rule 0780-1-56; 56-6-107</i>	
D. License Suspension/Revocation	2
1. General provisions <i>Ref: 56-6-112</i>	
2. Notice <i>Ref: 56-6-112</i>	
E. Unfair Trade Practices	4
1. False advertising <i>Ref: 56-8-104</i>	
2. Defamation <i>Ref: 56-8-104</i>	
3. Boycotting <i>Ref: 56-8-104</i>	
4. Unfair Discrimination <i>Ref: 56-8-104</i>	
5. Rebating <i>Ref: 56-8-104</i>	
6. Unfair claims settlement practices <i>Ref: 56-8-104</i>	
7. Other topics <i>Ref: 56-8-104</i>	

II. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY	4
A. Required provisions <i>Ref: 56-26-108</i>	
B. Policy cancellation, renewal <i>Ref: 56-26-125, 126</i>	
C. Group policies <i>Ref: 56-26-127, 202</i>	
D. Blanket or franchise school insurance <i>Ref: 56-7-2323, 2324</i>	
E. School accident coverage <i>Ref: 56-7-2324, 2325</i>	
F. Medicare supplement insurance <i>Ref: 56-26-132; Dept. Rule 0780-1-58-.12</i>	
1. Policy Terms/Definitions <i>Ref: Dept. Rule 0780-1-58-.05</i>	
2. Prohibited Policy provisions <i>Ref: Dept. Rule 0780-1-58-.06</i>	
3. Minimum standards <i>Ref: Dept. Rule 0780-1-58-.08</i>	
G. Long Term Care <i>Ref: 56-42-101-106</i>	

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES	17
A. Personal lines	
1. Dwelling and contents (DP forms)	
2. Personal liability	
3. Homeowners (HO forms)	
4. Mobile Homes	
B. Commercial lines	
1. Commercial property	
a. Commercial building and personal property form	
b. Causes of loss forms	
c. Business income	
d. Extra expense	
2. Commercial Package Policy (CPP)	
3. Equipment Breakdown Coverage	
4. Businessowners Policy (BOP)	
C. Inland marine	
1. Personal floaters	
2. Commercial floaters	
3. Nationwide Definition	
D. Others	
1. Flood	
2. Personal Watercraft	

3. Commercial Ocean Marine
4. Earthquake

II. INSURANCE TERMS AND RELATED CONCEPTS 18

- A. Insurance
- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
 1. Direct
 2. Indirect
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance/Insurance to value
- N. Pair and set clause
- O. Extensions of coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Cancellation
- T. Nonrenewal
- U. Vacancy and unoccupancy
- V. Right of salvage
- W. Abandonment
- X. Liability
- Y. Negligence

III. POLICY PROVISIONS AND CONTRACT LAW 15

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Assignment
- N. Subrogation
- O. Arbitration
- P. Elements of a contract
- Q. Warranties, representations, and concealment
- R. Binders
- S. Sources of insurability information
- T. Fair Credit Reporting Act

PROPERTY TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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3. Regulatory authority

Ref: 56-6-112

4. Penalties

Ref: 56-1-308

B. Definitions..... 3

1. Insurance Producer

Ref: 56-6-102

2. Business Entity

Ref: 56-6-102

3. Limited Lines Producer

Ref: 56-6-102

4. Unauthorized insurer

Ref: 56-6-114

5. Illegal compensation

Ref: 56-6-113

C. License Requirements..... 3

Ref: 56-6-139

1. Insurance Producer

Ref: 56-6-106, 56-6-112, 56-6-121

2. Agency Contracts/Termination

Ref: 56-6-115; 56-6-117

3. Resident/nonresident

Ref: 56-6-106; 56-6-108

4. Exemptions

Ref: 56-6-104; 56-6-105; 56-6-109

- a. Licenses

- b. Examination

5. Prelicensing education

Ref: 56-6-109; Dept. Rule 0780-1-56

6. Temporary license

Ref: 56-6-111

7. License renewal

Ref: 56-6-107

8. General requirements

Ref: 56-6-103, 56-6-104

9. Continuing Education

Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation 2

1. General provisions

Ref: 56-6-112

2. Notice	
Ref: 56-6-112	
E. Unfair Trade Practices	4
1. False advertising	
Ref: 56-8-104	
2. Defamation	
Ref: 56-8-104	
3. Boycotting	
Ref: 56-8-104	
4. Unfair Discrimination	
Ref: 56-8-104	
5. Rebating	
Ref: 56-8-104	
6. Unfair claims settlement practices	
Ref: 56-8-104	
7. Other topics	
Ref: 56-8-104	
F. Credit Information*	(0-1)
References: 56-5-401 through 407	
*Property , Casualty and Personal Lines only	
II. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PROPERTY INSURANCE ONLY	4
A. Fire Insurance.....	1
1. Fair value	
Ref: 56-7-801	
2. Property inspection	
Ref: 56-7-801; 803	
3. Loss by fire	
Ref: 56-7-802	
B. Personal Risk Insurance.....	1
1. Cancellation	
Ref: 56-7-1901	
2. Nonrenewal	
Ref: 56-7-1901; 1902	
C. Commercial Risk Insurance	2
1. Definitions	
Ref: 56-7-1802	
a. Commercial Risk Insurance	
b. Nonpayment of premium	
2. Cancellation	
Ref: 56-7-1803; 1804	
3. Nonrenewal	
Ref: 56-7-1805	
4. Rates	
Ref: 56-7-1806	

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23

A. Commercial general liability

1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplementary Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions
3. Owners and Contractors Protective Liability

B. Automotive: personal auto and business auto

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
8. Garage Coverage Form, including Garagekeepers insurance

C. Workers Compensation insurance, Employers Liability insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
2. Self-insurers
3. Work-related vs. non-work-related
4. Other states' insurance

D. Crime

1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property

4. Inside the Premises - Robbery or Burglary of Other Property	
5. Definitions	
a. Custodian	
b. Messenger	
c. Guard or watchperson	
E. Surety Bonding	
1. Definitions	
a. Obligor	
b. Principal	
c. Surety	
F. Professional liability	
1. Errors and Omissions	
2. Directors and Officers	
G. Umbrella/Excess liability	
II. INSURANCE TERMS AND RELATED CONCEPTS 15	
A. Risk	
B. Hazard	
C. Indemnity	
D. Insurable interest	
E. Actual cash value	
F. Negligence	
G. Liability	
H. Accident	
I. Occurrence	
J. Burglary	
K. Robbery	
L. Theft	
M. Mysterious disappearance	
N. Binders	
O. Warranties	
P. Representations	
Q. Concealment	
R. Bodily injury liability	
S. Property damage liability	
T. Personal injury liability	
U. Limits of liability	
V. Deductibles	
W. Insured contract	
X. Deposit Premium/Audit	
Y. Certificate of Insurance	
III. POLICY PROVISIONS 12	
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions and Limitations	
E. Definition of the insured	
F. Duties of the insured after a loss	
G. Cancellation and nonrenewal provisions	
H. Additional (supplementary) payments	
I. Proof of loss	
J. Notice of claim	
K. Arbitration	
L. Other insurance	
M. Subrogation	

- N. Compliance with provisions of Fair Credit Reporting Act**
- O. Claims made policy form**
- P. Additional insured endorsements**
- Q. Loss settlement provisions including consent to settle a loss**

CASUALTY TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
<i>Ref: 56-6-112</i>	
4. Penalties	
<i>Ref: 56-1-308</i>	
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1. Insurance Producer	
<i>Ref: 56-6-102</i>	
2. Business Entity	
<i>Ref: 56-6-102</i>	
3. Limited Lines Producer	
<i>Ref: 56-6-102</i>	
4. Unauthorized insurer	
<i>Ref: 56-6-114</i>	
5. Illegal compensation	
<i>Ref: 56-6-113</i>	
C. License Requirements..... 3	
<i>Ref: 56-6-103; 56-6-104; 56-6-105</i>	
1. Insurance Producer	
<i>Ref: 56-6-106, 56-6-112; 56-6-121</i>	
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<i>Ref: 56-6-104; 56-6-105; 56-6-109</i>	
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b. Examination	
5. Prelicensing education	
<i>Ref: 56-6-109; Dept. Rule 0780-1-56</i>	
6. Temporary license	
<i>Ref: 56-6-111</i>	
7. License renewal	
<i>Ref: 56-6-107</i>	
8. General requirements	

	<i>Ref: 56-6-103, 56-6-104</i>
9. Continuing Education	
	<i>Ref: Dept. Rule 0780-1-56; 56-6-107</i>
D. License Suspension/Revocation	2
1. General provisions	
	<i>Ref: 56-6-112</i>
2. Notice	
	<i>Ref: 56-6-112</i>
E. Unfair Trade Practices	4
1. False advertising	
	<i>Ref: 56-8-104</i>
2. Defamation	
	<i>Ref: 56-8-104</i>
3. Boycotting	
	<i>Ref: 56-8-104</i>
4. Unfair Discrimination	
	<i>Ref: 56-8-104</i>
5. Rebating	
	<i>Ref: 56-8-104</i>
6. Unfair claims settlement practices	
	<i>Ref: 56-8-104</i>
7. Other topics	
	<i>Ref: 56-8-104</i>
F. Credit Information*	(0-1)
	<i>References: 56-5-401 through 407</i>

*Property , Casualty and Personal Lines only

II. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO CASUALTY INSURANCE ONLY	4
A. Financial responsibility	
	<i>Ref: 55-12-102</i>
1. Automobile Liability insurance-primary coverage	
	<i>Ref: 56-7-1101</i>
B. Noncancellable/Guaranteed Renewable policies	
	<i>Ref: 56-7-1102</i>
C. Uninsured Motorists Coverage	
	<i>Ref: 56-7-1201 through 1206</i>
D. Accident Prevention Course	
	<i>Ref: 56-7-1107</i>
E. Cancellation of Automobile Insurance	
	<i>Ref: 56-7-1302, 1303, 1304</i>
F. Notice of Assigned Risk Eligibility	
	<i>Ref: 56-7-1305</i>
G. Workers' Compensation	
	<i>Ref: 50-6-101, 102, 103; 56-5-313</i>

TENNESSEE TITLE INSURANCE CONTENT OUTLINE

(50 scoreable questions)

I. TENNESSEE LAWS AND DEPARTMENTAL RULES.....	20
	<i>Ref: Refer to Property-Tennessee Specific Content Outline, Section I, plus Statute 56, Chapter 35</i>
II. GENERAL INSURANCE TERMS, CONCEPT, POLICY PROVISIONS AND CONTRACT LAW	10

Ref: Refer to Property-General Knowledge Content Outline, Sections II & III.

III. TITLE INSURANCE TERMS, CONCEPT, AND MATTERS REGARDING THE SEARCH AND EXAMINATION OF TITLE TO REAL PROPERTY

Ref: Refer to general title insurance texts, policies, and industry standards for examination of title.

PERSONAL LINES GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 11 pretest questions)

I. TYPES OF PROPERTY POLICIES

A. Property: Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)

B. Inland marine

1. Personal floaters

C. Other types of property policies

1. Flood
2. Personal Watercraft
3. Earthquake
4. Mobile Homes

II. TYPES OF CASUALTY POLICIES

A. Personal Automobile

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Temporary Substitute
8. Use and Eligibility of Auto

B. Personal Liability

C. Umbrella/Excess Liability

D. Other Personal Exposures

1. Errors and Omissions

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

A. Insurable interest

B. Risk

C. Hazard

D. Peril

E. Loss

1. Direct
2. Indirect

F. Proximate cause

G. Deductible

H. Indemnity

- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Y. Mysterious disappearance
- Z. Binders
- AA. Bodily injury liability
- BB. Property damage liability
- CC. Personal injury liability
- DD. Certificate of insurance
- EE. Risk management
- FF. Professional designations

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS
AND CONTRACT LAW 24**

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definitions
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Sources of underwriting information
- Q. Compliance with provisions of Fair Credit
Reporting Act
- R. Cancellation and Nonrenewal provisions
- S. Additional (supplementary) payments
- T. Loss settlement provisions including consent
to settle a loss
- U. Limitations
- V. Representations and misrepresentations
- W. Concealment
- X. Arbitration
- Y. Coinsurance
- Z. Endorsements
- AA. Premium Payments
- BB. Effective dates of coverage

PERSONAL LINES TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(25 scoreable questions plus 6 pretest questions)

I. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14

Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner 2

1. Hearings and judicial review

Ref: 56-6-112

2. Investigations

Ref: 56-6-120

3. Regulatory authority

Ref: 56-6-112

4. Penalties

Ref: 56-1-308

B. Definitions 3

1. Insurance Producer

Ref: 56-6-102

2. Business Entity

Ref: 56-6-102

3. Limited Lines Producer

Ref: 56-6-102

4. Unauthorized insurer

Ref: 56-6-114

5. Illegal compensation

Ref: 56-6-113

C. License Requirements 3

Ref: 56-6-103; 56-6-104; 56-6-105

1. Insurance Producer

Ref: 56-6-102; 56-6-112; 56-6-121

2. Agency Contracts/Termination

Ref: 56-6-115; 56-6-117

3. Resident/nonresident

Ref: 56-6-106; 56-6-108

4. Exemptions

Ref: 56-6-104; 56-6-105; 56-6-109

- a. Licenses

- b. Examination

5. Prelicensing education

Ref: 56-6-109; Dept. Rule 0780-1-56

6. Temporary license

Ref: 56-6-111

7. License renewal

Ref: 56-6-107

8. General requirements

Ref: 56-6-103, 56-6-104

9. Continuing Education

Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation 2

1. General provisions

Ref: 56-6-112

2. Notice

Ref: 56-6-112

E. Unfair Trade Practices4

1. False advertising

Ref: 56-8-104

2. Defamation

Ref: 56-8-104

3. Boycotting

Ref: 56-8-104

4. Unfair Discrimination

Ref: 56-8-104

5. Rebating

Ref: 56-8-104

6. Unfair claims settlement practices

Ref: 56-8-104

7. Other topics

Ref: 56-8-104

F. Credit Information*(0-1)

References: 56-5-401 through 407

*Property , Casualty and Personal Lines only

II. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PERSONAL LINES INSURANCE ONLY11

A. Fire Insurance.....2

1. Fair value

Ref: 56-7-801

2. Property inspection

Ref: 56-7-801; 803

3. Loss by fire

Ref: 56-7-802

B. Personal Risk Insurance1

1. Cancellation

Ref: 56-7-1901

2. Nonrenewal

Ref: 56-7-1901; 1902

C. Financial responsibility.....3

Ref: 55-12-102

1. Automobile Liability insurance-primary coverage

Ref: 56-7-1101

D. Noncancellable/Guaranteed Renewable policies.1

Ref: 56-7-1102

E. Uninsured Motorists Coverage.....1

Ref: 56-7-1201 through 1206

F. Accident Prevention Course.....1

Ref: 56-7-1107

G. Cancellation of Automobile Insurance..1

Ref: 56-7-1302, 1303, 1304

H. Notice of Assigned Risk Eligibility.....1

Ref: 56-7-1305